

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. - 14. (Cancelled)

15. (Currently Amended) An exposure analyzing method, comprising ~~the steps of:~~  
defining a plurality of parameters;  
determining a concentration of exposure using a financial perspective to  
determine exposure for an exposure location based at least in part on the defined one  
or more of the plurality of parameters; and  
generating an output associated with the determined concentration of  
exposure[.];  
wherein the financial perspective includes apportionment of liability of a  
total loss associated with the exposure location into a plurality of segments.

16. (Original) The exposure analyzing method of claim 15, wherein said step for  
defining parameters includes the step of defining a region of interest.

17. (Original) The exposure analyzing method of claim 15, wherein said financial  
perspective defines net exposure for an exposure location.

18. (Original) The method of claim 15, wherein the step for determining a  
concentration of exposure uses exhaustive search approach.

19. (Original) The method of claim 18, wherein the exhaustive search approach  
comprises the step of defining a boundary for areas of analysis.

20. (Original) The method of claim 18, wherein the exhaustive search approach  
comprises the step of creating a grid.

21. (Original) The method of claim 20, wherein the grid may be created by defining grid cell dimensions.
22. (Original) The method of claim 18, wherein the exhaustive search approach comprises a step of defining a boundary for an area of analysis.
23. (Original) The method of claim 22, wherein the boundary is a circle.
24. (Original) The method of claim 15, wherein the step for determining a concentration of exposure comprises a step for determining exposure for an area of analysis based on the sum of exposures of exposure locations located within an area of analysis.
25. (Currently Amended) The method of claim 15 wherein the step of defining the plurality of parameters comprises of a step for defining a results parameter.
26. (Currently Amended) The method of claim 25, wherein results parameter defines a format for an output, the format is at least one of text, graphical or ~~and~~ mapped format.
27. (Original) The method of claim 15, further comprising a step for capturing data relating to at least one of policies, accounts, location, treaty, exposure, and financial perspective.
28. (Currently Amended) The method of claim 15, wherein the step of determining concentration of exposure is by an analytical approach ~~method~~.

29. (Original) The method of claim 28, wherein the analytical approach includes use of equations:

$$\begin{aligned} & (F_y(X_i+D_x, Y_j+D_y) - F_y(X_i+D_x, Y_j-D_y)) - (F_y(X_i-D_x, Y_j+D_y) - F_y(X_i-D_x, Y_j-D_y)) = 0 \\ & (F_x(X_i+D_x, Y_j+D_y) - F_x(X_i-D_x, Y_j+D_y)) - (F_x(X_i+D_x, Y_j-D_y) - F_x(X_i-D_x, Y_j-D_y)) = 0. \end{aligned}$$

30. (Original) The method of claim 24, wherein the step for determining concentration of exposure further comprises the step of comparing the exposures of two or more of area of analysis and determining the area of analysis having the highest exposure.

31. (New) The method of claim 15 wherein the total loss may include one or more of a ground up loss, a client loss, a gross loss, a net loss, or a reinsurance net loss.

32. (New) The method of claim 15 wherein the total loss includes a ground up loss comprising a total financial exposure when the exposure location is determined to be a complete loss.

33. (New) The method of claim 15 wherein the total loss includes a client loss comprising a loss to an insurer below a deductible associated with the liability.

34. (New) The method of claim 15 wherein the total loss includes a net loss comprising a loss to an insurer adjusted by one or more associated limits or deductibles.

35. (New) The method of claim 34 wherein one or more associated limits includes one or more re-insurer's share associated with the liability.

36. (New) The method of claim 15 wherein the reinsurance net loss includes a portion of the total loss associated with a reinsurer's portion of the liability.

37. (New) The method of claim 15 wherein the apportionment of liability for each of the plurality of segments are associated with a respective predetermined weighting.

38. (New) The method of claim 37 wherein the respective predetermined weighting for each of the plurality of segments are scaled based on an actual liability level associated with each segment.

39. (New) The method of claim 15 wherein the output generated includes a visual indicator associated with each of the plurality of segments.

40. (New) The method of claim 39 wherein the visual indicator includes one or more of a color, an two-dimensional indicator, or a three-dimensional indicator.

41. (New) A method, comprising:  
retrieving a plurality of attributes associated with an exposure location;  
determining one or more parameters associated with each attribute, each of the one or more parameters including one or more of a liability level or a coverage level for a loss to the exposure location;  
determining a concentration of exposure for the exposure location based on the determined one or more parameters; and  
outputting an indication of the determined concentration of exposure;  
wherein the determined concentration of exposure indication includes a plurality of varying levels of liability within the exposure location.

42. (New) The method of claim 41 wherein the indication of the determined concentration of exposure includes one or more of an audible indication, or a visual indication.

43. (New) The method of claim 41 wherein the exposure location is determined based on one or more of a geographical information, a structural information, a financial information, or an insurance coverage information.

44. (New) The method of claim 41 including updating the determined concentration of exposure when one or more of the plurality of attributes is modified.